

May 6, 2013



Primerica Planning To Expand Its Retirement Lineup With Additional Lincoln Financial Solutions

PHILADELPHIA, May 6, 2013 /PRNewswire/ -- Lincoln Financial Distributors (LFD), the wholesale distribution arm of Lincoln Financial Group (**NYSE:LNC**), and Primerica, Inc. (**NYSE: PRI**), the largest independent financial services marketing company in North America, announced today that they will be incorporating additional Lincoln annuity products into Primerica's retirement lineup. These new products will help Primerica representatives provide an expanded range of financial solutions to better prepare their clients for retirement.

This is the second major launch of a Lincoln product since the companies began their partnership in 2011, an alliance that enabled Primerica's representatives to offer Lincoln's Fixed Indexed Annuity product as part of its retirement planning portfolio.

Beginning July 1, 2013 Primerica representatives will be able to recommend the *Lincoln ChoicePlus Assurance*SM variable annuity and a new proprietary fixed indexed annuity, Prime Income OptimizerTM, as part of their offerings.

John Addison, Chairman of Primerica Distribution and Co-CEO, said, "We are excited about expanding our partnership with Lincoln Financial. Today's announcement is another important step in our efforts to expand our investment and savings product offerings for our clients and help build and grow our sales force, which is already the biggest and best in the financial services industry."

"Our partnership with Primerica proved to be an enormous success during our first year working together," said Will Fuller, President of Lincoln Financial Group Distribution. "Primerica's decision to expand their array of Lincoln products will better position their representatives to help a broader base of clients protect assets and meet very specific income needs during retirement," he said.

Both solutions provide clients with a compelling savings option for meeting specific retirement needs while offering predictability, security and potential guarantees for growth towards future income in any market.

About Primerica, Inc.

Primerica, Inc., headquartered in Duluth, GA, is a leading distributor of financial products to middle income households in North America. Primerica representatives educate their Main Street clients about how to better prepare for a more secure financial future by assessing their needs and providing appropriate solutions through term life insurance, which we underwrite, and mutual funds, annuities and other financial products, which we distribute primarily on behalf of third parties. In addition, Primerica provides an entrepreneurial full or part-time business opportunity for individuals seeking to earn income by distributing the

company's financial products. We insured more than 4.3 million lives and approximately 1.9 million clients maintained investment accounts with us at December 31, 2012. Primerica stock is included in the S&P MidCap 400 and the Russell 2000 stock indices and is traded on The New York Stock Exchange under the symbol "PRI".

About Lincoln Financial Group

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in the Philadelphia region, the companies of Lincoln Financial Group had assets under management of \$186 billion as of March 31, 2013.

Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life, disability and dental insurance; 401(k) and 403(b) plans; savings plans; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit www.LincolnFinancial.com.

Not a deposit	Not FDIC-insured	Not insured by any federal government agency
Not guaranteed by any bank or savings association	May go down in value	

Important disclosures:

This material was prepared to support the promotion and marketing of a variable annuity product. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

Variable annuities are long-term investment products designed for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable variable annuity prospectus contains this and other important information about the variable annuity and its underlying investment options. Please call 888-868-2583 for a free prospectus. Read it carefully before investing or sending money. Products and features are subject to state availability.

*Lincoln ChoicePlus*SM variable annuities (contract form 30070-B and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

Contracts sold in New York (contract forms 30070ANY 5/03 and 30070-B-NY 8/11) are

issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All contract and rider guarantees, including those for optional benefits, fixed subaccount crediting rates, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from which this annuity is purchased, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

Prime Income Optimizer™ Fixed Indexed Annuities (contract form 13-617 and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Contract may be referred to as "certificate" in certain states (certificate may not be available in all states). The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust.

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Facts At-A-Glance, or contact your representative.

Product and features are subject to state availability. Limitations and exclusions may apply. Not available in New York.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

(Logo: <https://photos.prnewswire.com/prnh/20050830/LFLOGO>)

SOURCE Lincoln Financial Group